

## FINANCIAL AND COMMERCIAL.

MONDAY, JAN. 11—6 P. M.

The share market opened steady this morning, and some stocks, particularly those which received last week the close attention of bull operators, went up. Chicago and Rock Island rose seven per cent over the highest price of Saturday. Cleveland and Toledo advanced 3, New York Central 1, Hudson River 1, Erie 1/2 and Cumberland Coal 3/4. Reading, Chicago and Northwestern, Illinois Central, Michigan Southern, Galena and Chicago, and Harlem all declined a fraction. At the second board the opening prices were not sustained, except for Michigan Central, which sold for 122— an advance of 2 1/2 since Saturday; Cleveland and Toledo, which brought 141, an advance of 13 since Saturday; and Chicago and Rock Island, which ran up to 143—a clear gain of 14 per cent over the previous quotations. At the half-past three o'clock board Michigan Central sold up to 128 1/2, which was an advance of 9 per cent over the lowest point at the first board to-day. There was much excitement over the descriptions of stocks mentioned above, and it is the opinion of many that the corner is about reached.

Gold was firm to-day, but the transactions were not large. The following were the quotations: 9 1/2 o'clock A. M. 122 1/2, 11 o'clock A. M. 123 1/2, 1 o'clock P. M. 124 1/2, 3 o'clock P. M. 125 1/2, 5 o'clock P. M. 126 1/2, 7 o'clock P. M. 127 1/2, 9 o'clock P. M. 128 1/2.

The market closed firm at 153 bid and 153 1/2 asked.

When Secretary Chase promised the people, through his annual report to Congress, that the greenback currency would soon approximate to the recognized value of coin, and that a resumption of specie payments would speedily be brought about, there were many whose credulity prompted them to put faith in the statement, knowing that it was in the power of Mr. Chase to redeem his promise, and that the country would be benefited by the act. But what evidence has since shown that the declaration was anything more than mere bombast? The interests of the community and the nation's integrity demand an immediate return to the specie basis, and we are satisfied that it can be accomplished in six months if the Secretary will consent to give up his chase for the Presidency, withdraw his sympathy from government contractors and Wall street stockjobbers and appropriate his attention to the business.

Some financial difficulty, superinduced by a little stringency in monetary affairs, might follow the movement, which would pinch speculators in fancy stocks and reduce the profits of government agents and contractors; but the great body of the people would be benefited. The final settlement must come sooner or later, and there can be no opportune moment than the present for Mr. Chase to begin the business. There never will be a time when the currency could be restored to a sound basis more easily and with less disastrous effects than the very day the Secretary made the announcement of his intention to commence the work; but if he procrastinates and permits the currency to be further inflated, before a year will elapse the story of the French assignats will be repeated over his legal tenders, and our national paper issues will go where Secretary Memming says the rebel finances have gone—to the dogs. We want no half way work about it, such as has been recommended by a caucus of copperhead members of Congress in Washington. The people would not be satisfied with the act of merely paying our soldiers and sailors in gold; they desire to see the greenbacks "approximate to the value of coin" and provisions made for their redemption. When that is done confidence will be restored, and the soldiers and sailors will receive the full amount of pay which the government guaranteed to them when they entered the service, and not sooner.

The attempt to disguise the fact that there is a stringency in the money market, and that strong apprehensions are entertained that the tightness is more likely to increase than to diminish, fails to deceive those who are in a position to be affected. We have the best evidence for stating that capital has ceased to seek customers, and that loans can only be obtained on good paper by the payment of small commissions and the legal rate of interest. The stringency is not confined to this city, but, as we showed a day or two since, is spreading over the West, and in the Eastern States borrowers are beginning to meet with difficulty in procuring loans.

The Chicago papers of the 8th inst. say the demand for money in that city for legitimate business is far above the supply, and on many houses the pressure has become quite severe.

The Assistant Treasurer reports the transactions of to-day as follows:—

Receipts—\$1,427,623.  
Payments—\$1,704,500.  
Balance on hand—\$1,704,500.

The Assistant Treasurer to-day received another installment of the five per cent interest bearing legal tender Treasury notes, which he will deliver to the banks. There is now only about \$2,000,000 due of the \$35,000,000 loan, which will probably be paid to-morrow.

The following was the amount of subscriptions made to the government loan:—

170,000 (direct). \$565,700.  
Total by agents—1,331,067.  
Total—\$1,896,767.

We continue our table of the totals of the various bank statements since the 17th of October:—

Oct. 17. \$209,635.20. Dec. 31. \$178,050.17.  
Oct. 24. \$214,810.70. Dec. 28. \$172,487.09.  
Oct. 31. \$209,222.41. Dec. 21. \$170,254.24.  
Nov. 7. \$202,466.84. Dec. 14. \$169,330.19.  
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Nov. 21. \$202,466.84. Dec. 28. \$169,330.19.  
Nov. 28. \$202,466.84. Dec. 31. \$169,330.19.

The bank statements are far from being satisfactory, as in ordinary times it would be likely to produce considerable alarm. As compared with the returns of a few previous weeks the loans show a falling off of \$1,704,766, the deposits have decreased \$5,388,579, the circulation has lessened \$65,785, and the amount of specie is reduced \$93,933. Since the 17th of October—less than three months—there has been a heavy decrease in three of the items given above, as will be seen by the following table:—

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The following are the returns of the Bank of England for the week ending December 23, compared with the statement of the previous week:—

Dec. 23. \$10,269,544.  
Dec. 16. \$10,269,544.  
Dec. 9. \$10,269,544.  
Dec. 2. \$10,269,544.

The circulation in the time intervening between the above dates increased \$418,752.

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Dec. 9. \$10,269,544.  
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## CITY COMMERCIAL REPORT.

MONDAY, JAN. 11—6 P. M.

Arrived since the 24th instant, of Louisiana and Mississippi, 1,440 bales Texas, 63, together, 2,003 bales. Cleared since the 24th instant, of Louisiana and Mississippi, 1,440 bales Texas, 63, together, 2,003 bales. Cleared since the 24th instant, of Louisiana and Mississippi, 1,440 bales Texas, 63, together, 2,003 bales.

New York City Banks, January 9, 1864.

Bank	Assets	Liabilities	Capital
Bank of America	\$1,772,324	\$2,025,128	\$2,000,000
Bank of Commerce	\$1,772,324	\$2,025,128	\$2,000,000
Bank of Montreal	\$1,772,324	\$2,025,128	\$2,000,000
Bank of New York	\$1,772,324	\$2,025,128	\$2,000,000
Bank of the City	\$1,772,324	\$2,025,128	\$2,000,000
Bank of the State	\$1,772,324	\$2,025,128	\$2,000,000
Bank of the South	\$1,772,324	\$2,025,128	\$2,000,000
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